# Case 18-70620-JAD Doc 90 Filed 11/30/23 Entered 12/01/23 00:32:06 Desc Imaged Certificate of Notice Page 1 of 4

IN THE UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF PENNSYLVANIA

IN RE:
TERRY L NEAL

Debtor(s)

Ronda J. Winnecour
Movant
vs.

Case No.:18-70620 JAD

Chapter 13

Related to ECF No. 81

No Repondents.

**DEFAULT O/E JAD** 

ORDER OF COURT

AND NOW, this 28th day of November, 2023, upon consideration of the Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements, and following notice to the creditors and an opportunity to be heard, it is hereby ORDERED, ADJUDGED and DECREED, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED 11/28/23 1:55 pm CLERK U.S. BANKRUPTCY COURT - WDPA BY THE COURT:

JEFFER A. DELLER Jan UNITED STATES BANKRUPTCY JUDGE

#### Doc 90 Filed 11/30/23 Entered 12/01/23 00:32:06 Desc Imaged Case 18-70620-JAD Certificate of Notice Page 2 of 4

United States Bankruptcy Court Western District of Pennsylvania

Case No. 18-70620-JAD In re: Terry L Neal Chapter 13

Debtor

### **CERTIFICATE OF NOTICE**

District/off: 0315-7 User: auto Page 1 of 3 Date Rcvd: Nov 28, 2023 Form ID: pdf900 Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). ++

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2023:

Recip ID

Recipient Name and Address

+ Terry L Neal, 772 Central Street, P.O. Box 284, Rossiter, PA 15772-0284

#### TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID |   | Notice Type: Email Address<br>Email/PDF: acg.acg.ebn@aisinfo.com | Date/Time            | Recipient Name and Address  |
|----------|---|--|----------------------|---|
| cr       | + | Eman/FDF: acg.acg.con@aisimo.com                                 | Nov 29 2023 00:49:06 | Ally Bank, c/o AIS Portfolio Services, LP, 4515 N<br>Santa Fe Ave. Dept. APS, Oklahoma City, OK<br>73118-7901   |
| cr       | + | Email/Text: ebnpeoples@grblaw.com                                | Nov 29 2023 00:35:00 | Peoples Gas Company LLC, f/k/a Peoples TWP<br>LLC, c/o S. James Wallace, P.C., 845 N. Lincoln<br>Ave., Pittsburgh, PA 15233-1828                                      |
| 14917506 |   | Email/Text: ally@ebn.phinsolutions.com                           | Nov 29 2023 00:35:00 | Ally Bank, PO Box 130424, Roseville MN 55113-0004   |
| 14909605 | + | Email/Text: ally@ebn.phinsolutions.com                           | Nov 29 2023 00:35:00 | Ally Financial, P.O. Box 380901, Minneapolis, MN 55438-0901   |
| 14909606 | + | Email/Text: BarclaysBankDelaware@tsico.com                       | Nov 29 2023 00:36:00 | Barclays Bank Delaware, Po Box 8803,<br>Wilmington, DE 19899-8803   |
| 14909607 | + | Email/Text: credit card bk correspondence @bofa.com              | Nov 29 2023 00:34:00 | Bk Of Amer, Po Box 982238, El Paso, TX 79998-2238   |
| 14909608 |   | Email/PDF: AIS.cocard.ebn@aisinfo.com                            | Nov 29 2023 00:48:19 | Capital One, 15000 Capital One Dr, Richmond, VA 23238   |
| 14934206 |   | Email/PDF: AIS.cocard.ebn@aisinfo.com                            | Nov 29 2023 00:48:19 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  |
| 14909609 | + | Email/PDF: Citi.BNC.Correspondence@citi.com                      | Nov 29 2023 01:36:26 | Citi, Po Box 6241, Sioux Falls, SD 57117-6241   |
| 14948264 | + | Email/PDF: Citi.BNC.Correspondence@citi.com                      | Nov 29 2023 00:48:41 | Citibank, N.A., Citibank, N.A., 701 East 60th<br>Street North, Sioux Falls, SD 57104-0432   |
| 14909610 | + | Email/PDF: creditonebknotifications@resurgent.com                | Nov 29 2023 00:48:29 | Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872  |
| 14913146 |   | Email/Text: mrdiscen@discover.com                                | Nov 29 2023 00:35:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  |
| 14909611 | + | Email/Text: mrdiscen@discover.com                                | Nov 29 2023 00:35:00 | Discover Fin Svcs Llc, Po Box 15316,<br>Wilmington, DE 19850-5316   |
| 14945233 |   | Email/PDF: resurgent bknotifications@resurgent.com               | Nov 29 2023 01:36:21 | LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14945232 |   | Email/PDF: resurgentbknotifications@resurgent.com                | Nov 29 2023 00:48:32 | LVNV Funding, LLC its successors and assigns  |

## Case 18-70620-JAD Doc 90 Filed 11/30/23 Entered 12/01/23 00:32:06 Desc Imaged Certificate of Notice Page 3 of 4

District/off: 0315-7 User: auto Page 2 of 3
Date Rcvd: Nov 28, 2023 Form ID: pdf900 Total Noticed: 26

|          |   |                               | as, assignee of Citibank, N.A., Resurgent Capital<br>Services, PO Box 10587, Greenville, SC<br>29603-0587 |
|----------|---|-------------------------------|---|
| 14948506 | Email/Text: Bankruptcy.Notices@pnc.com          | Nov 29 2023 00:35:00          | PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101   |
| 14909613 | Email/Text: Bankruptcy.Notices@pnc.com          | Nov 29 2023 00:35:00          | PNC Bank, National Association, P.O. Box 1820, B6-YM07-01-7, Dayton, OH 45401                             |
| 14909612 | Email/Text: Bankruptcy.Notices@pnc.com          | Nov 29 2023 00:35:00          | Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA<br>15222   |
| 14944655 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecover | y.com<br>Nov 29 2023 01:36:26 | Portfolio Recovery Associates, LLC, POB 12914,<br>Norfolk VA 23541  |
| 14910790 | + Email/PDF: rmscedi@recoverycorp.com           | Nov 29 2023 00:48:22          | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                     |
| 14909614 | + Email/Text: steve@priorityfirstfcu.org        | Nov 29 2023 00:35:00          | Priority First Federal Credit Union, 364 Midway<br>Drive, DuBois, PA 15801-3864                           |
| 14909615 | + Email/PDF: Citi.BNC.Correspondence@citi.com   | Nov 29 2023 00:49:01          | Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282   |
| 14909616 | + Email/PDF: ais.sync.ebn@aisinfo.com           | Nov 29 2023 01:13:54          | Syncb/care Credit, 950 Forrer Blvd, Kettering, OH 45420-1469  |
| 14909617 | + Email/PDF: ais.sync.ebn@aisinfo.com           | Nov 29 2023 00:48:41          | Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024  |
| 14948031 | + Email/PDF: ebn_ais@aisinfo.com                | Nov 29 2023 00:49:03          | Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901        |

TOTAL: 25

#### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| cr       | *P++          | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101-5570 |
| cr       | *+            | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  |
| cr       | *+            | Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  |
| 15005705 | *P++          | PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101      |

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

#### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

| Date: Nov 30, 2023 | Signature: | /s/Gustava Winters |  |
|--------------------|------------|--------------------|--|
|                    |            |                    |  |

Case 18-70620-JAD Doc 90 Filed 11/30/23 Entered 12/01/23 00:32:06 Desc Imaged Certificate of Notice Page 4 of 4

District/off: 0315-7 User: auto Page 3 of 3
Date Rcvd: Nov 28, 2023 Form ID: pdf900 Total Noticed: 26

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2023 at the address(es) listed below:

below

Name Email Address

Brian Nicholas

on behalf of Creditor PNC Bank N.A. bnicholas@kmllawgroup.com

Kenneth P. Seitz

on behalf of Debtor Terry L Neal thedebterasers@aol.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

S. James Wallace

on behalf of Creditor Peoples Gas Company LLC f/k/a Peoples TWP LLC ecfpeoples@grblaw.com,

PNGbankruptcy@peoples-gas.com

TOTAL: 5